

**WRONGFUL FORECLOSURE
SALE INFORMATION**

***PROOF OR WRONGFUL FORECLOSURE**

SCHNEIDERMAN & SHERMAN P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE -- Default has been made in the conditions of a mortgage made by RAMONA M. ROBERTS, AN UNMARRIED PERSON, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated March 18, 2004, and recorded on March 31, 2004, in Document No. 200403310037280, Genesee County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty Thousand Six Hundred Twenty-One Dollars and Seven Cents (\$140,621.07) including interest at 5.000% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Main Lobby of the Courthouse in Flint, Michigan at 11:00 AM o'clock, on October 14, 2009

Said premises are located in Genesee County, Michigan and are described as:

LOT 176 WOODCROFT ESTATES, ACCORDING TO THE RECORDED PLAT THEREOF, AS RECORDED IN LIBER 16 OF PLATS, PAGE 1

More correctly described as LOT 176, WOODCROFT ESTATES NO. 1, ACCORDING TO THE RECORDED PLAT THEREOF, AS RECORDED IN LIBER 16 OF PLATS, PAGE 1.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated September 11, 2009

Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,
Mortgagee/Assignee

Schneiderman & Sherman P.C.
23100 Providence Drive, Suite 450
Southfield, MI 48075

**INDEPENDENT FORECLOSURE REVIEW
DOCUMENTS**

Independent Foreclosure Review



73425-03-V001-0009229
Ramona M Roberts
424 Townsend Dr Se
Huntsville AL 35811-8763



Important Notice:

Your loan may be eligible for an Independent Foreclosure Review that may result in compensation or other remedy. Please respond by April 30, 2012.

Loan Number: 0702034818

Reference Number: 1000369487

Property Address:
3336 Parkside Dr
Flint MI 48503

If you have more than one mortgage account that meets the initial criteria for an independent review, you will receive a separate notice for each. You will need to submit a separate Request For Review Form for each account.

You are receiving this notice because the above property is or was active in the foreclosure process between January 1, 2009 and December 31, 2010.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

The Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency (federal bank regulators) have required an **Independent Foreclosure Review** to identify customers who may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process. GMAC Mortgage servicing on behalf of USAA Federal Savings Bank's records indicate that your loan may meet the initial criteria:

- Your mortgage loan was active in the foreclosure process between January 1, 2009 and December 31, 2010.
- The property was your primary residence.

If you believe that you may have been financially injured, you may submit a Request for Review Form for an **Independent Foreclosure Review** by a consultant outside of GMAC Mortgage servicing on behalf of USAA Federal Savings Bank.

The **Independent Foreclosure Review** will not have an impact on your credit report or any other options you may pursue related to your foreclosure. If you filed a complaint about the foreclosure process prior to this independent review, you are still eligible to submit a Request for Review Form.

The Review Process

Step 1: Review the enclosed Request for Review Form.

The form describes examples of situations that may have led to financial injury during the foreclosure process.

Step 2: After reviewing the form, if you believe you may have been financially injured, complete and submit a Request for Review Form describing your situation.

Return the completed form using the enclosed prepaid envelope by April 30, 2012.

You will be sent an acknowledgement letter within one week after your request is received.

Step 3: Your request will be evaluated to confirm eligibility for the Independent Foreclosure Review.

If your request meets the eligibility requirements, it will be reviewed by an independent consultant.

April 2, 2013



This letter is confirming your Request for Review has been received and is being reviewed.

Reference Number: 1000369487

Property Address:

3336 Parkside Dr
Flint MI 48503

***** SINGLE PIECE
79942-00-V002-0011381-SP2-M3105
Ramona M Roberts
424 Townsend Dr Se
Huntsville AL 35811-8763



Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

Dear Ramona M Roberts,

You may have heard about the recent Agreements reached between the federal banking regulators and several servicers participating in the Independent Foreclosure Review. This letter is intended to advise you that your servicer is not one of the participants in the Agreements and therefore the review you requested of your mortgage foreclosure as part of the Independent Foreclosure Review continues and remains in process.

STATUS

Each review has many steps and takes time—so it may be several months before the results of your file review are available.

PROCESS

Independent consultants will carefully review your request and you will receive a letter about the findings when the review is finished. If the review shows an error by the servicer in your foreclosure process that resulted in financial injury to you, your servicer will be required to compensate you for that financial injury, which may involve a cash payment or other compensation to you and any necessary correction of your record. General information about the review process and the progress of the reviews is available through the toll free number: (888) 952-9105.

COMPENSATION

Potential compensation a borrower may receive depends on the type of error found in their file. You can find information about possible compensation at <https://independentforeclosurereview.com/Remediation.aspx>

OTHER HELP

If you need help with your mortgage now, you may talk to your loan servicer or contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at www.makinghomeaffordable.gov/get-started/housing-expert.gov or by calling (888)-995-HOPE (4673).

Your patience is appreciated as the independent consultants are working as quickly as possible to review your request.

Sincerely,

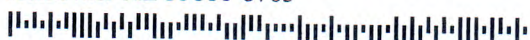
Independent Review Administrator - Rust Consulting, Inc.

Independent Foreclosure Review

April 23, 2012



***** SINGLE PIECE
75262-13-V001-0000062-ACKL-M3105
Ramona M Roberts
c/o Ramona M Roberts
424 Townsend Dr Se
Huntsville AL 35811-8763



Your Request for Review Form has been received.

Reference Number: 1000369487

Property Address:

3336 Parkside Dr

Flint MI 48503

*Si usted habla español, tenemos representantes que
pueden asistirle en su idioma.*

Dear Ramona M Roberts,

We have received a Request for Review Form for the property noted above. If you have requested an Independent Foreclosure Review, your request will now be evaluated to confirm eligibility.

If your request meets the eligibility requirements, it will be reviewed by an independent consultant. Your servicer will provide relevant documents along with any findings and recommendations related to your request to the independent consultant for review. Your servicer may be asked to clarify or confirm facts and disclose reasons for events that occurred related to the foreclosure process. You could be asked to provide additional information or documentation.

The Independent Foreclosure Review will determine if you suffered financial injury as a result of errors or other problems during the foreclosure process. You will receive a letter with the findings of the review and information about possible compensation or other remedy. Because the review process will be a thorough and complete examination of many details and documents, the review could take several months.

Please note, if you do not meet the eligibility requirements or the information you provided was not about errors or other problems during the foreclosure process, we will notify you within 90 days of this letter that your submission will not be reviewed by the Independent Foreclosure Review process.

If you have questions or need a Form by mail, call 1-888-764-8867, Monday through Friday, 8 a.m.-10 p.m. ET or Saturday, 8 a.m.-5 p.m. ET.

Sincerely,

Independent Review Administrator

MISCELLANEOUS DOCUMENTS

- * Claim Filed 10/23/12**
- * Proof Of Claim Confirmation 10/29/12**
- * Reclassify My Claim**
- * Voting Ballot Sent 9/5/13**
- * Ballot Received by Kutzman 9/10/13**
- * Copy of First & Second Claim Forms**
- * Independent Foreclosure Review Doxs**
- * Home listed as Asset**

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For delivery information visit our website at www.usps.com

EL SEGUNDO, CA 90245

Postage	\$	15.15
Certified Fee		\$2.95
Return Receipt Fee (Endorsement Required)		\$2.35
Restricted Delivery Fee (Endorsement Required)		\$10.00
Total Postage & Fees	\$	

02 23 2012
HUNTSVILLE AL 35811
Here
1085

Sent To
ResCap Claims Processing Ctr
Street, Apt. No.,
or PO Box No. 90 KCC, 2335 ALASKA AVE
City, State, ZIP+4
El Segundo, CA 90245

PS Form 3800, August 2006 See Reverse for Instructions

ResCap Claims Processing Center
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

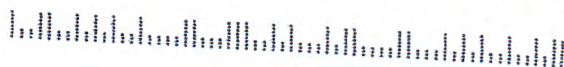
FIRST CLASS
US POSTAGE PAID
EL SEGUNDO CA
PERMIT NO. 45049

RAMONA M ROBERTS
424 TOWNSEND DR SE
HUNTSVILLE, AL 35811-8763

PROOF OF CLAIM CONFIRMATION

Your proof of claim filed against GMAC Mortgage, LLC,
case no 12-12032 was received on 10/29/2012
and assigned claim number 1948

For more information, please visit www.kccllc.net/rescap or call 1-888-251-2914



**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:)	
)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,)	
)	Chapter 11
Debtors.)	Jointly Administered
)	

**NOTICE OF HEARING ON SEVENTEENTH OMNIBUS OBJECTION TO CLAIMS
(MISCLASSIFIED BORROWER CLAIMS)**

RAMONA M ROBERTS

Claim No(s).; Date Filed	Proposed Claim(s) to be Reclassified			Proposed Reclassification		Reason for Disallowance
	Debtor	Classification	Amount	Classification	Amount	
1948 10/29/12	GMAC Mortgage, LLC	Administrative Priority	\$245,458.00	Administrative Priority	N/A	Improperly Asserts a Security Interest against the Debtors and/or a Priority Claim
		Administrative Secured	N/A	Administrative Secured	N/A	
		Secured	N/A	Secured	N/A	
		Priority	N/A	Priority	N/A	
		General Unsecured	N/A	General Unsecured	\$245,458.00	

PLEASE TAKE NOTICE that, on July 3, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the “Debtors”) filed their Seventeenth Omnibus Objection to Claims (Misclassified Borrower Claims) (the “**Objection**”) with the United States Bankruptcy Court for the Southern District of New York (the “**Bankruptcy Court**”).¹ The category of claim objection applicable to you is identified in the table above in the column entitled “**Reason for Disallowance**”.

The Objection requests that the Bankruptcy Court reclassify one or more of your claims listed above under PROPOSED CLAIM(S) TO BE RECLASSIFIED on the ground that the claim(s) improperly assert(s) a security interest against the Debtors and/or priority claim(s).

¹ A list of the Debtors, along with the last four digits of each Debtor’s federal tax identification number, is available on the Debtors’ website at <http://www.kccllc.net/rescap>.

SEVENTEENTH OMNIBUS OBJECTION - RECLASSIFY / MISCLASSIFIED CLAIMS (BORROWER CLAIMS)

Claim Number	Date Filed	Claim Amount	Name	Asserted Case Number	Modified Claim Amount	Reason for Modification
36	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$241,623.19 Secured \$2,600.00 Priority \$0.00 General Unsecured	Pamela S. James Robin T. James 27701 James Road Laurel, DE 19956	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$244,223.19 General Unsecured	Claim fails to provide basis for alleged secured and priority status.
37	11/08/2012	\$17,500.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Peake, David G and Sandra J. Peake 9660 Hillcroft Ste 430 Houston, TX 77096	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$17,500.00 General Unsecured	Claim fails to satisfy requirements of 503(b)(9).
38	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$111,287.22 Secured \$2,600.00 Priority \$9,978.28 General Unsecured	Peter Vidikan 1631 Cicero Drive Los Angeles, CA 90026-1603	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$123,865.50 General Unsecured	Claim fails to provide basis for alleged secured and priority status.
39	11/09/2012	\$49,500.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Quintella Bonnett 662 Bayard Ave St Louis, MO 63108	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$49,500.00 General Unsecured	Claim fails to satisfy requirements of 503(b)(9).
40	10/29/2012	\$245,458.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	RAMONA M ROBERTS 424 TOWNSEND DR SE HUNTSVILLE, AL 35811-8763	12-12032	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$245,458.00 General Unsecured	Claim fails to satisfy requirements of 503(b)(9).
41	10/31/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$111,443.39 Secured \$0.00 Priority \$40,371.00 General Unsecured	Randall Branson 202 Archer Ave. Marshall, IL 62441	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$151,814.39 General Unsecured	Claim fails to provide basis for alleged secured status.
42	10/29/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$14,784.00 Secured \$0.00 Priority \$0.00 General Unsecured	Rene Evans & Joanne 10941 Wingate Rd Jacksonville, FL 32218	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$14,784.00 General Unsecured	Claim fails to provide basis for alleged secured status.

**YOU ARE RECEIVING THIS BALLOT BECAUSE THE DEBTORS' RECORDS INDICATED
THAT YOU HOLD A CLASS GS-5 BORROWER CLAIM AS FOLLOWS:**

DEBTOR: GMAC Mortgage, LLC 12-12032

AMOUNT: \$245,458.00

Your rights are described in the Plan and the Disclosure Statement, which were included in the Solicitation Package. Please read the Plan and Disclosure Statement—including the defined terms therein—carefully before submitting a Ballot. You may wish to seek legal advice concerning the Plan and the classification and treatment of your Claim under the Plan.

**IN THE EVENT NO HOLDER OF A CLAIM WITH RESPECT TO A SPECIFIC CLASS
FOR A PARTICULAR DEBTOR TIMELY SUBMITS A BALLOT THAT COMPLIES
WITH THE DISCLOSURE STATEMENT ORDER INDICATING ACCEPTANCE OR
REJECTION OF THE PLAN, SUCH CLASS WILL BE DEEMED TO HAVE ACCEPTED THE PLAN.**

**ARTICLE IX OF THE PLAN CONTAINS RELEASE, EXCULPATION, AND
INJUNCTION PROVISIONS, AND ARTICLE IX.D CONTAINS A THIRD PARTY RELEASE.**

**IF YOU: (1) VOTE TO ACCEPT THE PLAN, OR (2) FAIL TO TIMELY AND/OR PROPERLY
SUBMIT A BALLOT, YOU WILL BE DEEMED TO HAVE CONSENTED TO THE THIRD
PARTY RELEASE CONTAINED IN ARTICLE IX.D OF THE PLAN, THE EXCULPATION
PROVISION CONTAINED IN ARTICLE IX.G OF THE PLAN, AND THE INJUNCTION PROVISION
CONTAINED IN ARTICLE IX.H OF THE PLAN, EACH COPIED BELOW.**

**REGARDLESS AS TO HOW OR WHETHER YOU VOTED ON THE PLAN, IF THE PLAN IS
CONFIRMED, THE RELEASE, EXCULPATION AND INJUNCTION PROVISIONS
CONTAINED IN ARTICLE IX OF THE PLAN WILL BE BINDING UPON YOU. THUS,
YOU ARE ADVISED TO REVIEW AND CONSIDER THE PLAN CAREFULLY BECAUSE
YOUR RIGHTS MIGHT BE AFFECTED THEREUNDER.**

If you received the Solicitation Package in CD-ROM format and desire paper copies, or if you need to obtain additional solicitation materials, you may contact Kurtzman Carson Consultants LLC ("KCC") (a) at the ResCap

in request by mail to ResCap Balloting Center, c/o, KCC, 2335
request by calling the ResCap Restructuring hotline at (888) 251-
urts.gov (a PACER login and password are required to access
be obtained through the PACER Service Center at
Disclosure Statement may also be examined by interested parties
Time) at the office of the Clerk of the Bankruptcy Court, United
ew York, One Bowling Green, Room 511, New York, New York

ruptcy Court it will be binding on you whether or not you vote.
d thereby made binding on you if it is accepted by the holders of a
f (1/2) in number of claims in each voting class who voted to either
satisfies the applicable requirements of Section 1129(a) of the
obtained, the Bankruptcy Court nonetheless may confirm the Plan
reatment to, and does not unfairly discriminate against, the Class or
e requirements under Section 1129(b) of the Bankruptcy Code.

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For delivery information visit our website at www.usps.com

Postage	\$ 70.00
Certified Fee	\$ 0.00
Return Receipt Fee (Endorsement Required)	\$ 2.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 72.00



Sent To
Ballot Processing to Kurtzman Carlson
Street, Apt. No.:
or PO Box No. **2335 ALASKA AV**
City, State, ZIP+4
EL SEANUDO, CA 90245-9664
PS Form 3800, August 2006 See Reverse for Instructions



SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature X <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
1. Article Addressed to: BALLOT PROCESSING 70 KURTZMAN CARLSON CONS. 2335 ALASKA AVE. EI SEGUINDO, CA. 90245-9664		B. Received by (Printed Name)	C. Date of Delivery
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No RECEIVED SEP 10 2013 KURTZMAN CARSON CONSULTANTS	
2. Article Number (Transfer from service label)		3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
7012 3050 0001 6628 0872		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

The undersigned certifies that as of August 16, 2013, it held a Class GS-5 Borrower Claim under the Plan in the below amount:

Class GS-5 Borrower Claim Amount: \$245,458.00

ITEM 2. **Vote.** The holder of the Class GS-5 Borrower Claim identified in Item 1 votes:

☒ to ACCEPT the Plan.

☐ to REJECT the Plan.

THE RELEASE IN ARTICLE IX.D OF THE PLAN PROVIDES:

ON AND AS OF THE EFFECTIVE DATE OF THE PLAN, THE HOLDERS OF CLAIMS AND EQUITY INTERESTS, SHALL BE DEEMED TO PROVIDE A FULL AND COMPLETE DISCHARGE AND RELEASE TO THE ALLY RELEASED PARTIES AND THEIR RESPECTIVE PROPERTY FROM ANY AND ALL CAUSES OF ACTION WHATSOEVER, WHETHER KNOWN OR UNKNOWN, ASSERTED OR UNASSERTED, DERIVATIVE OR DIRECT, FORESEEN OR UNFORESEEN, EXISTING OR HEREINAFTER ARISING, IN LAW, EQUITY, OR OTHERWISE, WHETHER FOR TORT, FRAUD, CONTRACT, VIOLATIONS OF FEDERAL OR STATE SECURITIES LAWS, VEIL PIERCING OR ALTER-EGO THEORIES OF LIABILITY, CONTRIBUTION, INDEMNIFICATION, JOINT LIABILITY, OR OTHERWISE, ARISING FROM OR RELATED IN ANY WAY TO THE DEBTORS, INCLUDING THOSE IN ANY WAY RELATED TO RMBS ISSUED AND/OR SOLD BY THE DEBTORS OR THEIR AFFILIATES AND/OR THE CHAPTER 11 CASES OR THE PLAN, AND ANY OBLIGATIONS UNDER THE DOJ/AG SETTLEMENT, THE CONSENT ORDER, AND THE ORDER OF ASSESSMENT.

ENTRY OF THE CONFIRMATION ORDER SHALL CONSTITUTE THE BANKRUPTCY COURT'S APPROVAL, UNDER SECTION 1123 OF THE BANKRUPTCY CODE AND BANKRUPTCY RULE 9019, OF THE THIRD PARTY RELEASE, AND FURTHER, SHALL CONSTITUTE THE BANKRUPTCY COURT'S FINDING THAT THIS THIRD PARTY RELEASE IS: (1) IN EXCHANGE FOR THE GOOD, VALUABLE AND SUBSTANTIAL CONSIDERATION PROVIDED BY THE ALLY RELEASED PARTIES; (2) IN THE BEST INTERESTS OF THE DEBTORS, THE ESTATES, THE LIQUIDATING TRUST AND ALL HOLDERS OF CLAIMS AND EQUITY INTERESTS; (3) FAIR, EQUITABLE AND REASONABLE; (4) GIVEN AND MADE AFTER DUE NOTICE AND OPPORTUNITY FOR A HEARING; (5) JUSTIFIED BY TRULY UNUSUAL CIRCUMSTANCES; (6) AN ESSENTIAL COMPONENT AND CRITICAL TO THE SUCCESS OF THE PLAN; (7) RESULTED IN DISTRIBUTIONS TO THE CREDITORS THAT WOULD OTHERWISE HAVE BEEN UNAVAILABLE; (8) THE RESULT OF AN IDENTITY OF INTEREST BETWEEN THE DEBTORS AND THE ALLY RELEASED PARTIES REGARDING THE PLAN; AND (9) A BAR TO ANY PARTY ASSERTING A CLAIM OR CAUSE OF ACTION RELEASED PURSUANT TO THIS THIRD PARTY RELEASE AGAINST ANY OF THE ALLY RELEASED PARTIES.

THE EXCULPATION IN ARTICLE IX.G OF THE PLAN PROVIDES:

THE EXCULPATED PARTIES SHALL NEITHER HAVE, NOR INCUR, ANY LIABILITY TO ANY ENTITY FOR ANY PRE-PETITION OR POST-PETITION ACT OR OMISSION TAKEN IN CONNECTION WITH, OR RELATED TO, FORMULATING, NEGOTIATING, PREPARING, DISSEMINATING, SOLICITING, IMPLEMENTING, ADMINISTERING, CONFIRMING, OR EFFECTING THE CONSUMMATION OF ANY PREPETITION PLAN SUPPORT AGREEMENTS, THE PLAN SUPPORT AGREEMENT, THE PLAN, THE DISCLOSURE STATEMENT, THE FGIC SETTLEMENT AGREEMENT, THE KESSLER SETTLEMENT AGREEMENT, THE RMBS SETTLEMENT, OR ANY CONTRACT, INSTRUMENT, RELEASE, OR OTHER AGREEMENT OR DOCUMENT CREATED OR ENTERED INTO IN CONNECTION WITH THE PLAN, PROVIDED, THAT THE FOREGOING PROVISIONS OF THIS EXCULPATION SHALL HAVE NO EFFECT ON THE LIABILITY OF ANY ENTITY THAT RESULTS FROM ANY SUCH ACT THAT IS DETERMINED IN A FINAL, NON-APPEALABLE ORDER TO HAVE



UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK

Wrongful Foreclosure Sale Information Pg 12 of 21

PROOF OF CLAIM

Name of Debtor and Case Number:

GMAC MORTGAGE, LLC / RESCAP CLAIMS

12-12032 (MG) / 12-12020

NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

RAMONA M. ROBERTS

Name and address where notices should be sent:

RAMONA M. ROBERTS
424 TOWNSEND DR. S.E.
HUNTSVILLE, AL 35811-8763

Telephone number:

(810) 240-4914

email:

Flintroberts@AOL.com

Name and address where payment should be sent (if different from above):

Telephone number:

email:

1. Amount of Claim as of Date Case Filed: \$ 245,458.⁰⁰

If all or part of the claim is secured, complete item 4.

If all or part of the claim is entitled to priority, complete item 5.

☒ Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.

2. Basis for Claim: Mortgage Foreclosure - Wrongful

(See instruction #2)

3. Last four digits of any number by which creditor identifies debtor:

1948 1234

3a. Debtor may have scheduled account as:

Alison Teamen 1000369487
(See instruction #3a)

3b. Uniform Claim Identifier (optional):

0702034818
(See instruction #3b)

4. Secured Claim (See instruction #4)

Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other

Describe:

Value of Property: \$ 415,000 Annual Interest Rate 5 % ☒ Fixed ☐ Variable
(when case was filed)

Amount of arrearage and other charges, as of the time case was filed, included in secured claim,

if any: \$

Basis for perfection: Mortgage

Amount of Secured Claim: \$ 245,458.⁰⁰

Amount Unsecured: \$

6. Claim Pursuant to 11 U.S.C. § 503(b)(9):

Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim.

\$ 245,458 (See instruction #6)

7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)

8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

9. Signature: (See instruction #9) Check the appropriate box.

☒ I am the creditor.☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)☐ I am the trustee, or the debtor, or their authorized agent.
(See Bankruptcy Rule 3004.)☐ I am a guarantor, surety, indorser, or other codebtor.
(See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: RAMONA M. ROBERTS

Title:

Company:

Address and telephone number (if different from notice address above):

Telephone number:

Email:

☒ Check this box if this claim amends a previously filed claim.

Court Claim

12-12032

Number: 12-12020

(If known)

Filed on:

10/29/12

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to this claim.

Attach copy of statement giving particulars.

5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).☐ Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. § 507 (a)(4).☐ Contributions to an employee benefit plan - 11 U.S.C. § 507 (a)(5).☐ Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507 (a)(7).☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507 (a)(8).☐ Other - Specify applicable paragraph of 11 U.S.C. § 507 (a)().

Amount entitled to priority:

\$ 245,458.⁰⁰

* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

COURT USE ONLY

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK Pg 15 of 21

Name of Debtor and Case Number:

CMAC MORTGAGE LLC

PROOF OF CLAIM

NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

RAMONA M. ROBERTS

Name and address where notices should be sent:

RAMONA M. ROBERTS
424 TOWNSEND DR. S.E.
Huntsville, AL 35811-8763

Telephone number: (810) 240-4914

email: FLintroberts@aol.com

Name and address where payment should be sent (if different from above):

Telephone number:

email:

1. Amount of Claim as of Date Case Filed: \$ 245,458⁰⁰

If all or part of the claim is secured, complete item 4.

If all or part of the claim is entitled to priority, complete item 5.

Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.

2. Basis for Claim: MORTGAGE NOTE + WRONGFUL FORECLOSURE
(See instruction #2)

3. Last four digits of any number by which creditor identifies debtor:

4818 1234

3a. Debtor may have scheduled account as:

Alison Teamen
(See instruction #3a)

3b. Uniform Claim Identifier (optional):

(See instruction #3b)

4. Secured Claim (See instruction #4)

Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.

Nature of property or right of setoff: ☒ Real Estate ☐ Motor Vehicle ☐ Other

Describe:

Value of Property: \$ 415,000 Annual Interest Rate 5 % ☒ Fixed ☐ Variable
(when case was filed)

Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$

Basis for perfection: MORTGAGE

Amount of Secured Claim: \$ 245,458⁰⁰

Amount Unsecured: \$

6. Claim Pursuant to 11 U.S.C. § 503(b)(9):

Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim.
\$ 245,458⁰⁰ (See instruction #6)

7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)

8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain: I have documents but too voluminous - Available upon request.

9. Signature: (See instruction #9) Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

(Attach copy of power of attorney, if any.)

☐ I am the trustee, or the debtor, or their authorized agent.

(See Bankruptcy Rule 3004.)

☐ I am a guarantor, surety, indorser, or other codebtor.

(See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: RAMONA M. ROBERTS

Title:

Company: (Signature) 10/17/12

Address and telephone number (if different from notice address above):

(Date)

Telephone number:

Email:

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

☐ Check this box if this claim amends a previously filed claim.

Court Claim Number: (if known)

Filed on:

☐ Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.

☐ Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507 (a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

☐ Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().

Amount entitled to priority:

\$ 245,458⁰⁰

* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

COURT USE ONLY

Independent Foreclosure Review

September 28, 2012



This letter is confirming your Request for Review has been received and is being reviewed.

Reference Number: 1000369487

Property Address:

3336 Parkside Dr

Flint MI 48503

***** SINGLE PIECE
77419-00-V008-0004258-SIP-M3105
Ramona M Roberts
424 Townsend Dr Se
Huntsville AL 35811-8763



Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

Dear Ramona M Roberts,

Many homeowners are concerned about the pace of the Independent Foreclosure Review. This letter is intended to let you know that the review you requested of your mortgage foreclosure as part of the Independent Foreclosure Review is in process.

STATUS

More than 220,000 people to date have asked for reviews. Each review has many steps and takes time—so it may be several more months before the results of your file review are available.

PROCESS

Independent consultants will carefully review your request and you will receive a letter about the findings when the review is finished. If the review shows an error by the servicer in your foreclosure that resulted in financial injury to you, the servicer will be required to compensate you for that financial injury, which may involve a payment or other remedy to you and any necessary correction of your record. General information about the review process is available by calling 1-888-952-9105.

888-764-8867-For GMAC

COMPENSATION

The compensation or other remedy a homeowner may receive will depend on the type of error found in their file. You can find information about possible compensation at IndependentForeclosureReview.com/Remediation.aspx

OTHER HELP

If you need help with your mortgage now, you may talk to your loan servicer or contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at <http://www.makinghomeaffordable.gov/get-started/housing-expert> or by calling 1-888-995-HOPE (4673).

Your patience is appreciated as the independent consultants are working to review your request.

Sincerely,

Independent Review Administrator - Rust Consulting, Inc.

Independent Foreclosure Review



73425-03-V001-0009229
Ramona M Roberts
424 Townsend Dr Se
Huntsville AL 35811-8763



Important Notice:

Your loan may be eligible for an Independent Foreclosure Review that may result in compensation or other remedy. Please respond by April 30, 2012.

Loan Number: 0702034818

Reference Number: 1000369487

Property Address:

3336 Parkside Dr

Flint MI 48503

If you have more than one mortgage account that meets the initial criteria for an independent review, you will receive a separate notice for each. You will need to submit a separate Request For Review Form for each account.

You are receiving this notice because the above property is or was active in the foreclosure process between January 1, 2009 and December 31, 2010.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.

The Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency (federal bank regulators) have required an Independent Foreclosure Review to identify customers who may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process. GMAC Mortgage servicing on behalf of USAA Federal Savings Bank's records indicate that your loan may meet the initial criteria:

- Your mortgage loan was active in the foreclosure process between January 1, 2009 and December 31, 2010.
- The property was your primary residence.

If you believe that you may have been financially injured, you may submit a Request for Review Form for an Independent Foreclosure Review by a consultant outside of GMAC Mortgage servicing on behalf of USAA Federal Savings Bank.

The Independent Foreclosure Review will not have an impact on your credit report or any other options you may pursue related to your foreclosure. If you filed a complaint about the foreclosure process prior to this independent review, you are still eligible to submit a Request for Review Form.

The Review Process

Step 1: Review the enclosed Request for Review Form.

The form describes examples of situations that may have led to financial injury during the foreclosure process.

Step 2: After reviewing the form, if you believe you may have been financially injured, complete and submit a Request for Review Form describing your situation.

Return the completed form using the enclosed prepaid envelope by April 30, 2012.

You will be sent an acknowledgement letter within one week after your request is received.

Step 3: Your request will be evaluated to confirm eligibility for the Independent Foreclosure Review. If your request meets the eligibility requirements, it will be reviewed by an independent consultant.

CASH FOR KEYS AGREEMENT

This Cash for Keys Agreement is entered into this day, *September 2, 2010*, by and between GMAC Mortgage and *Ramona Roberts and all others in possession*.

RECITALS

In accordance with applicable law, a valid foreclosure sale of *3336 Parkside Dr Flint, MI 48503* took place on *03/03/2010*. Following the sale, GMAC Mortgage became the owner of the Property and is entitled to immediate restitution and possession.

TERMS

In consideration of the above facts and agreements contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

- A. GMAC Mortgage shall deliver payment to *Ramona Roberts* in the sum of *\$2,000.00* to voluntarily vacate the Property on the condition that Occupants abide by all of the following provisions contained in this paragraph and its sub-parts:
1. Occupants and all other parties shall vacate the Property and remove all of their personal belongings prior to the appointment with a representative of GMAC Mortgage set for *12:00PM* on *9/03/2010*. Time is completely of the essence.
 2. Occupants and all other parties shall leave the interior and exterior of the Property in clean condition, including, but not limited to:
 - a. Floors swept and cleaned;
 - b. Carpeting vacuumed;
 - c. All trash and debris removed from the interior, exterior and curb of the Property.
 3. Occupants and all other parties shall not remove from the Property any fixture. The term "fixture" is defined as a thing affixed/attached to the Property by means of cement, plaster, nails, bolts, screws or roots. Fixtures include, but are not limited to, light fixtures, built-in refrigerators, ovens, stoves, stove-top hoods, air conditioning units, water heaters, window coverings, wall to wall carpeting, sinks, kitchen and bathroom fixtures, doors, garage door openers and plants in the yard.
 4. Occupants and all other parties shall turn over possession of the garage door opener(s) and all keys to the Property to the representative upon completion of the property inspection. Occupants approve GMAC Mortgage to remove any remaining debris/personals if left behind.

Asset: 702034818

B. Provided Occupants adhere to all of the foregoing provisions in Section A, GMAC Mortgage shall deliver payment in the form of a check payable to Ramona Roberts, currently occupying 3336 Parkside Dr Flint, MI 48503, in the sum of \$2,000.00, immediately following an inspection of said property, starting promptly at 12:00PM on 9/03/2010. If any of the following provisions in Section A have not been met, the Cash for Keys Agreement is void.

C. Occupants acknowledge that in the event of any rescheduling of the property inspection where modification to the original agreement is required, a resulting change in the sum of monies payable to the Occupants may occur. Any rescheduling within 48 hours of the set appointment time or as a result of a missed or unsuccessful appointment will result in a \$35 charge to the occupant, payable at the time of the inspection.

D. Occupants further acknowledge and understand that GMAC Mortgage shall continue its efforts to obtain possession of the Property until such time as Occupants and all other parties vacate the Property.

Occupants further acknowledge, understand and agree that GMAC Mortgage must receive actual notice of Tenant's written acceptance of the Agreement by 10:00 a.m. CST on 9/02/2010 for the Agreement to be valid and that without actual receipt this offer automatically expires at this date and time. Please fax the signed agreement to Attn: Delia Lopez at Fax No. 1-866-571-1841. Appointments will not be scheduled until GMAC Mortgage receives actual receipt of the signed agreement. Occupants further acknowledges that should conditions exist where GMAC Mortgage needs to cancel this agreement they may do so provided that at least 48 hours notice is provided to the occupant.

Occupants further release and discharge GMAC Mortgage and it's successors-in-interest, from any and all claims, demands and causes of action, including but not limited to rent, deposits or any other amounts due or which may be claimed to be due to Occupants from GMAC Mortgage, other than as required by this Agreement.

F. This Agreement contains the entire understanding between GMAC Mortgage and Tenants with regard to the facts and provisions set forth herein. It is expressly understood by the parties to this Agreement that there are no representations, warranties, agreements, oral or written, between or among the parties hereto relating to the subject matter of this Agreement which are not fully expressed herein.

G. This Agreement shall not be binding unless and until all parties have signed this Agreement.

H. This Agreement shall not be modified in any way except by in writing executed by all parties hereto.

IN WITNESS WHEREOF, the undersigned have executed this Agreement on the dates set forth below.

X
Ramona Roberts: Occupant

SS# _____

Date _____

Court Conference, a division of CourtCall

Confirmation and Invoice (No separate statement will be sent)

Attorney Name : Ramona M. Roberts

Firm Name : Ramona M. Roberts - In Pro Per/Pro Se

Tel : (810) 240-4914 **Fax:**

Representing : Creditor, Ramona M. Roberts / LIVE

Customer Ref. # :

Appearance Date/Time : Thursday, November 7th, 2013 at 2:00 PM ET

Judge Name : Judge Martin Glenn

Court Name : U.S. Bankruptcy Court-S.D. New York

Case Name : Residual Capital

Case Number : 12-12020

Proceeding Type : Hearing

Court Conference ID# : 5877758

Mandatory procedures for your CourtCall® Telephonic Appearance are as follows:

1. It is the participant's responsibility to dial into the conference at least ten minutes prior to the scheduled hearing time by dialing (877) 715-5317. CourtCall does not call the participant. If you are unavoidably late and Court is already in session, you must wait for an appropriate moment to announce yourself. Do not interrupt the Judge.
2. Please take a moment to review this Confirmation. If a change or correction is required, or if you have not received a Confirmation for each reservation made, please contact us at: (866) 582-6878 or (310) 743-1886.

**Do not use a payphone, cellular phone, headset or speakerphone or incorporate/join this call into another conference call.
Never place this conference on hold.**

3. Once you have joined the call do not place the call on hold or allow anyone else to hold on your behalf. During the entirety of the call, you should be in a quiet area with your attention focused solely on the conference. Refrain from making or allowing any unnecessary background noise such as cell phones ringing, intercoms, typing, paper-shuffling, dogs barking, etc. If your matter is being heard in Court, the Judge will not tolerate any disruptions on the conference line. If you are comfortable using the mute feature on your phone, you may use it but be sure to un-mute it when your matter is called.
4. Unless you have been designated a "listen only" line, you will be in "open conference" mode. Listen carefully to Court proceedings as the Court may make general observations applicable to all matters, which will not be repeated. When speaking with the Court identify yourself each time you speak. The Court expects you to act professionally and failure to adhere to these instructions may result in the termination of your call or the entire conference, sanctions for a non-appearance, an order to appear in Court at the next session or other consequences the Court deems appropriate, as well as withdrawing the privilege of appearing telephonically in the future.
5. It is the participant's (or scheduling party's) responsibility to notify CourtCall of any continuance or cancellation prior to the scheduled hearing time to have any previously paid fees applied to the continued hearing or to be eligible for a refund, as the Court will not notify CourtCall of any continuance or cancellation of your matter. Matters continued at the time of the hearing must be rescheduled and a new fee will apply. To continue or cancel your CourtCall Telephonic Appearance, call (866) 582-6878 prior to the scheduled appearance time.
6. Please hang up your phone immediately after the Judge concludes your case.
7. Subject to the incremental fees set forth below: If you have multiple appearances during one calendar, you will be charged the appearance fee for each separate matter. If the Judge hears your cases consecutively, you will be charged one fee for all consecutive appearances.

COURTCALL'S LIABILITY CONCERNING THIS TELEPHONIC APPEARANCE IS LIMITED TO THE FEE PAID TO COURTCALL

The charge for this Court Conference appearance is \$30.00.

This fee will be supplemented based on the length of the call as follows: First 45 minutes = \$30.00, each additional 15 minutes = \$7.00.

If you have a CourtCall Debit Account with us or have previously provided credit card information, your account or card will be automatically charged and no separate statement will be sent. Otherwise, you will receive an invoice for the total amount within 30 days of the appearance date. If paying by check, please mail it with a copy of this Confirmation or your Invoice, payable to CourtCall at 6383 Arizona Circle, Los Angeles, CA 90045.

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK 2013		PROOF OF CLAIM			
Name of Debtor and Case Number: <u>GMAC MORTGAGE, LLC / RESCAP CLAIMS</u> <u>12-12032 (MG) / 12-12020</u>					
NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.					
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>Ramona M. Roberts</u>		<input checked="" type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: <u>12-12032</u> <u>12-12020</u> (If known) Filed on: <u>10/29/12</u> <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: <u>\$ 245,458.⁰⁰</u> <small>* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>			
Name and address where notices should be sent: <u>Ramona M. Roberts</u> <u>424 Townsend Dr. S.E.</u> <u>Huntsville, AL 35811-8763</u>					
Telephone number: <u>(810) 240-4914</u> email: <u>Flintroberts@AOL.com</u>					
Name and address where payment should be sent (if different from above):					
Telephone number: email:		1. Amount of Claim as of Date Case Filed: \$ <u>245,458.⁰⁰</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges. 2. Basis for Claim: <u>Mortgage Foreclosure - Wrongful</u> (See instruction #2) <table border="1" style="width:100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 33%; padding: 2px;"> 3. Last four digits of any number by which creditor identifies debtor: <u>1948</u> 1234 </td> <td style="width: 33%; padding: 2px;"> 3a. Debtor may have scheduled account as: <u>Alison Teamen 1000369487</u> (See instruction #3a) </td> <td style="width: 33%; padding: 2px;"> 3b. Uniform Claim Identifier (optional): <u>0702034818</u> (See instruction #3b) </td> </tr> </table> 4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ <u>415,000</u> Annual Interest Rate <u>5</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim. if any: \$ _____ Basis for perfection: <u>Mortgage</u> Amount of Secured Claim: \$ <u>245,458.⁰⁰</u> Amount Unsecured: \$ _____ 6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. <u>\$ 245,458</u> (See instruction #6) 7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7) 8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain: 9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Ramona M. Roberts</u> Title: _____ Company: _____ Address and telephone number (if different from notice address above): _____ Telephone number: _____ Email: _____	3. Last four digits of any number by which creditor identifies debtor: <u>1948</u> 1234	3a. Debtor may have scheduled account as: <u>Alison Teamen 1000369487</u> (See instruction #3a)	3b. Uniform Claim Identifier (optional): <u>0702034818</u> (See instruction #3b)
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